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ABSTRACT

The general purpose of the occupational analysis is to provide workable, basic information dealing with the many and varied duties performed in the insurance underwriting occupation. The document opens with a brief introduction followed by a job description. The bulk of the document is presented in table form. Nine duties are broken down into a number of tasks and for each task a two-page table is presented, showing on the first page: tools, equipment, materials, objects acted upon; performance knowledge (related also to decisions, cues and errors); safety--hazard; and on the second page: science; math--number systems; and communications (performance modes, examples, and skills and concepts). The duties include: verifying premiums; inspecting and selecting the risk; performing reunderwriting; filing underwriting records; determining reinsurance needs; preparing special forms and endorsements; handling complaints or inquiries; and determining coverage on specific claims. Appended are supplementary materials and a glossary of insurance terms. (BP)

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Occupational Analysis

CE 004 180

INSURANCE UNDERWRITER

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AN ANALYSIS OF THE INSURANCE UNDERWRITING OCCUPATION

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FOREWORD

The occupational analysis project was conducted by The Instructional Materials Laboratory, Trade and Industrial Education, The Ohio State University in conjunction with the State Department of Education, Division of Vocational Education pursuant to a grant from the U.S. Office of Education.

The Occupational Analysis project was proposed and conducted to train vocational educators in the techniques of making a comprehensive occupational analysis. Instructors were selected from Agriculture, Business, Distributive, Home Economics and Trade and Industrial Education to gain experience in developing analysis documents for sixty-one different occupations. Representatives from Business, Industry, Medicine, and Education were involved with the vocational instructors in conducting the analysis process.

The project was conducted in three phases. Phase one involved the planning and development of the project strategies. The analysis process was based on sound principles of learning and behavior. Phase two was the identification, selection and orientation of all participants. The training and workshop sessions constituted the third phase. Two-week workshops were held during which teams of vocational instructors conducted an analysis of the occupations in which they had employment experience. The instructors were assisted by both occupational consultants and subject matter specialists.

The project resulted in producing one hundred two trained vocational instructors capable of conducting and assisting in a comprehensive analysis of various occupations. Occupational analysis data were generated for sixty-one occupations. The analysis included a statement of the various tasks performed in each occupation. For each task the following items were identified: tools and equipment; procedural knowledge; safety knowledge; concepts and skills of mathematics, science and communication needed for successful performance in the occupation. The analysis data provided a basis for generating instructional materials, course outlines, student performance objectives, criterion measures as well as identifying specific supporting skills and knowledge in the academic subject areas.

PREFACE

The purpose of this book is to introduce the worker to the field of insurance. Insurance can be divided into four major areas: sales, underwriting, claims, and services. A discussion of all of these areas is impossible due to the limited amount of time and the scope of each area. Therefore, the writers have confined the discussion to the area of insurance underwriting-personal lines. The job of underwriting provides the best over-all view of the insurance industry and provides a good basis for the other jobs in the insurance field. Underwriting is a function of all insurers and includes the selection and pricing of risks. The job of selecting those risks to be insured and the pricing of the risks makes the role of the underwriter one of utmost importance. It is the selection and pricing function which ultimately determines the success of a company.

In discussing the area of underwriting, the writers have approached it from a personal lines underwriting view. This was done purposely so as to exclude the area of commercial lines underwriting. The area of commercial lines underwriting, though basically the same as personal lines, is much broader in its scope of involvement. However, a background in personal lines underwriting will provide an excellent basis for commercial underwriting.

The approach to underwriting involves primarily the selection and rating functions. Those duties and relative tasks listed are involved in underwriting an application for insurance from the time it is submitted until the underwriter makes a decision whether to accept or reject the risk. Though the job of personal line underwriting is manageable, a considerable amount of simplification was required to complete the book in the time available. Consequently, many of the tasks listed may include, in fact, several tasks that could have been individually described. Some of the more minor taks performed have been eliminated altogether. In addition, the risk, is not usually involved in this function until he/she achieves a considerable degree of expertise.

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JOB DESCRIPTION

The insurance underwriter reviews applications and policies of personal lines insurance to verify premiums and to select the risks. An underwriter also orders inspections; performs reunderwriting; determines reinsurance needs; prepares special forms and endorsement; handles complaints and inquiries; and determines coverage on specific claims.

Duty A Verifying Premiums

1 Review policy classification-auto
2 Review policy rate-auto
3 Review policy through inspection and previous classification criteria-auto
4 Review policy classification-homeowners
5 Review policy rate-homeowners
6 Review policy through inspection and previous classification criteria-homeowners
7 Review policy classification-personal property floater (PPF)
8 Review policy rate-PPF
9 Review policy through inspection and previous classification criteria-PPF
10 Review policy classification-life
11 Review policy rate-life
12 Review policy through inspection and previous classification/rate criteria-life
13 Review policy classification-health/disability income
14 Review policy rate-health/disability income
15 Review policy through inspection and previous classification/rate criteria-health/disability income

(TASK STATEMENT) REVIEW POLICY CLASSIFICATION–AUTO

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application-policy Auto manual Desk (60'') Chair (swivel) Phone Dictating facility Calendar Stapler Stapler remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory Chair (straight back)	Determine age of youngest operator Determine sex of youngest operator Determine marital status of youngest operator Determine use of automobile and type Select classification Write or phone agent on obvious inconsistencies	General office safety (see index 3)

DECISIONS	CUES	ERRORS
Classify according to company standards	Factors evaluated from policy or application type of vehicle, number of vehicles, insured*-age, sex, marital status, use Driver under 25-principal or occassional operator, business use, engine performance *Criteria for further verification of class: individual company standards for obtaining inspection reports	Policy must be reclassified resulting in agent/policy-holder dissatisfaction

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science (see index 2)	Math Model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic

COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

A_2 (TASK STATEMENT) REVIEW POLICY RATE – AUTO

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application - policy Auto rate manual Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Stapler remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	View application for: territory, coverage, use, limits of liability, previous losses, classification View rate manual for proper rate Write or phone agent where conflict exists Determine proper rate	General office safety (see index 3)

DECISIONS	CUES	ERRORS
Determine proper rate for risk based on company procedures* *Criteria for further verfication of rate individual company standards for obtaining inspecting reports	Rating inconsistent with classification (improper rate) - territory, coverage, use, limited of liability	Loss of income to company or excessive premium paid by insured

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science -(see index 2)	Math model B: Irrationals/rational-fractions/decimals Use of numbers (without calculation) counting, coordinate system, ordering, indexing Fundamental operations (calculations) addition, subtraction, multiplication algorithm Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportion] Calculators - electric, mechanical Measurement - linear, area Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating tables] Basic logic - symbolism, deductive or inductive, implications/converse/inverse/contrapositive, arguments/test for validity, proof (direct, indirect)

COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

A_3 (TASK STATEMENT) REVIEW POLICY THROUGH INSPECTION AND PREVIOUS CLASSIFICATION CRITERIA – AUTO

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application - policy Auto manual Inspection-motor vehicle record Desk (60'') Chair (swivel) Chair(straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Evaluate information from inspection report Evaluate motor vehicle record Compare information developed from previous application and/or policy	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Rate according to company standards	Additional rating information developed i.e., additional driver - underage	Loss of income to company or excessive premium paid by insured

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SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2)	Math model B: Irrationals/rational-fractions/decimals Use of numbers (without calculation) counting, coordinate system, ordering, indexing Fundamental operations (calculations) addition, subtraction, multiplicaiton algorithm Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportions] Calculators - electric, mechanical Measurement - linear, area Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating tables] Basic logic - symbolism, deductive or inductive, implications/converse/inverse/contrapositive, arguments/tests for validity, proof (direct, indirect)

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

A_4 (TASK STATEMENT) REVIEW POLICY CLASSIFICATION – HOMEOWNERS (HO)

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application - policy Homeowners manual Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Determine construction Determine type of dwelling Determine occupancy Select classification Communicate discrepencies and solve	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Classification according to company standards	Factors evaluated from policy or application*-frame, brick veneer, brick, masonry, type of roof, type of dwelling - one family, two family, multiple family Business occupancy *Criteria for further verification of class individual company standards for obtaining inspection reports	Policy must be reclassified resulting in agent/policyholder dissatisfaction company losses income

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science -(see index 2)	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classification, basic logic

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

A5 (TASK STATEMENT) REVIEW POLICY RATE – HOMEOWNERS

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application - policy Homeowners manual Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Determine territory Verify amount of insurance on dwelling Determine limits of liability Determine medical payment limit Select rates Multiply valuation times rate (per $1,000) Communicate discrepencies and resolve	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Rate according to company standards	Factors evaluated from policy or application*-territory -location of property, amount of insurance on property, limit of liability, medical payment limit, classification *Criteria for further verification of rate. Individual company standards for obtaining inspection reports	Policy must be rerated resulting in agent/policyholder dissatisfaction

A5 TASK STATEMENT: REVIEW POLICY RATE - HOMEOWNERS

SCIENCE	MATH - NUMBER SYSTEMS
Behavioral science - (see index 2)	Math Model B: Irrationals/rational-fractions/decimals Use of numbers (without calculations) counting, coordinate system, ordering, indexing Fundamental operations (calculations) addition, subtraction, multiplication algorithm Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportions] Calculators - electric, mechanical Measurement - linear, area Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating tables] Basic logic - symbolism, deductive or inductive, implication/converse/inverse/contrapositive, arguments/test for validity, proof (direct, indirect)

COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

A6 (TASK STATEMENT) REVIEW POLICY THROUGH INSPECTION AND PREVIOUS CLASSIFICATION. CRITERIA – HOMEOWNERS

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application - policy Homeowners manual Inspection Photo Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''In''basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Evaluate information from inspection report and/or photo Compare information developed from previous application and/or policy	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Rate according to company standards	Additional rating information, i.e., construction: brick veneer not brick, etc.	Policy must be rerated resulting in agent/policyholder dissatisfaction

A. (TASK STATEMENT) REVIEW POLICY THROUGH INSPECTION AND PREVIOUS CLASSIFICATION CRITERIA – HOMEOWNERS

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2)	Math model B: Irrationals/rationals-fractions/decimals Use of numbers (without calculation) counting, coordinate system, ordering, indexing Fundamental operations (calculations) addition, subtraction, multiplication algorithm Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportions] Calculators - electric, mechanical Measurement - linear, area Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating tables] Basic logic - symbolism, deductive or inductive, implications/converse/inverse/contrapositive, arguments/test for validity, proof (direct, indirect)

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

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A7 (TASK STATEMENT) REVIEW POLICY CLASSIFICATION – PERSONAL PROPERTY FLOATER (PPF)

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application - policy Inland marine manual Appraisals Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Determine class of property -ie, fine arts, silver, etc. Select classification from manual Communicate discrepencies and resolve	General office safety - (see index 3)
DECISIONS	**CUES**	**ERRORS**
Classify according to company standards	Factors evaluated from policy or application*-unscheduled property, scheduled property-kind Specific listings of property *Criteria for further verification of of class individual company standards for obtaining inspection reports	Policy must be reclassified resulting in agent/policyholder dissatisfaction

A (TASK STATEMENT) REVIEW POLICY CLASSIFICATION - PERSONAL PROPERTY FLOATER (PPF)

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2)	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

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A_8 (TASK STATEMENT) REVIEW POLICY RATE – PERSONAL PROPERTY FLOATER

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application - policy Inland marine manual Appraisals Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out''basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	*Differentiate between unscheduled and scheduled personal property Determine amount(s) of insurance requested Determine territory (location) Determine rate from foregoing Multiply amount(s) of insurance by class rate Criteria for further verification of rate and inspection usage Individual company standards	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Rate according to company standards	Scheduled personal property - appraisal slips	Policy misrated resulting in agent/policyholder dissatisfaction

48 (TASK STATEMENT) REVIEW POLICY RATE – PERSONAL PROPERTY FLOATER

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2)	Math model B: Irrationals/rational-fractions/decimals Use of numbers (without calculations) counting, coordinate system, ordering, indexing Fundamental operations (calculations) addition, subtraction, multiplication algorithm Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportions] Calculators - electric, mechanical Measurement - linear, area Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating tables] Basic logic - symbolism, deductive or inductive, implications/converse/inverse/contrapositive, arguments/test for validity, proof (direct, indirect)

COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

A9 (TASK STATEMENT) REVIEW POLICY THROUGH INSPECTION AND PREVIOUS CLASSIFICATION CRITERIA - PERSONAL PROPERTY FLOATER

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
Application/policy Inland marine manual Appraisal Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Evaluate information from inspection report Review appraisal Compare to information on application/ or policy	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Rate according to company standards	Scheduled property valuations proper	Policy misrated resulting in agent/ policyholder dissatisfaction

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A9 (TASK STATEMENT) REVIEW POLICY THROUGH INSPECTION AND PREVIOUS CLASSIFICATION CRITERIA – PERSONAL PROPERTY FLOATER

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2)	Math model B: Irrational/rational-fractions/decimals Use of numbers (without calculations) counting, coordinate system, ordering, indexing Fundamental operations (calculations) addition, subtraction, multiplication algorithm Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportions] Calculators - electric, mechanical Measurement - linear, area Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating table] Basic logic - symbolism, deductive or inductive, implication/converse/inverse/contrapositive, argument/test for validity, proof (direct, indirect)

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

A_{10} (TASK STATEMENT) REVIEW POLICY CLASSIFICATION – LIFE

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application Life manual Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Determine type of plan desired Select proper tables of rates	General office safety-(see index 3)
DECISIONS	**CUES**	**ERRORS**
Select plan	Specific plan requested	Improper plan selected resulting in agent/policyholder dissatisfaction

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10 (TASK STATEMENT) REVIEW POLICY CLASSIFICATION - LIFE

SCIENCE	MATH - NUMBER SYSTEMS
Behavioral science - (see index 2)	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classification, basic logic

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

A_{11} (TASK STATEMENT) REVIEW POLICY RATE - LIFE

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
Application Life manual Medical dictionary Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Determine standard rating factors — — attained age, sex, etc. Determine ratable substandard factors Determine amount of insurance Determine rider coverages Communicate rate and premium	General office safety - (see index 3)

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DECISIONS	CUES	ERRORS
Rate according to company standards	Factors evaluated from application*- age, sex, weight, blood pressure, family health, general health, avocations, occupation, build, driving history, amount of insurance, classification, accidental death, pay or disability, hobbies, occupation, medical history *Criteria for further verification of rate: individual company standards for obtaining inspection reports	Policy must be rewritten resulting in agent/policyholder dissatisfaction

A11 (TASK STATEMENT) REVIEW POLICY RATE – LIFE

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science -(see index 2)	Math model B: Irrationals/rational-fractions/decimals Use of numbers (without calculation) counting, coordinate system, ordering, indexing Fundamental operations (calculations) addition, subtraction, multiplication algorithm Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportion] Calculators - electric, mechanical Measurement - linear, area Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating tables] Basic logic - symbolism, deductive or inductive, implications/converse/inverse/contrapositive, arguments/test for validity, proof (direct, indirect)

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COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

A12 (TASK STATEMENT) REVIEW POLICY THROUGH INSPECTION AND PREVIOUS CLASSIFICATION/RATING CRITERIA – LIFE

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application Life manual Medical dictionary Inspection Medical examiners report Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Evaluate information from medical examiner's report Evaluate information from inspection report Compare information developed from previous application	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Rate policy according to company standards	Additional rating factors developed from inspection, i.e., hazardous hobby Additional rating factors developed from medical exam - i.e.,high blood pressure	Policy must be rewritten resulting in agent/policyholder dissatisfaction

A12 (TASK STATEMENT) REVIEW POLICY THROUGH INSPECTION AND PREVIOUS CLASSIFICATION/RATING CRITERIA – LIFE

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2)	Math model B: Irrationals/rational-fractions/decimals Use of numbers (without calculations) counting, coordinate system, ordering, indexing Fundamental operations (calculations) addition, subtraction, multiplication algorithm Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportions] Calculators - electric, mechanical Measurement - linear, area Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating tables] Basic logic - symbolism, deductive or inductive, implications/converse/inverse/contrapositive, arguments/test for validity, proof (direct, indirect)

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COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

A_{13} (TASK STATEMENT) REVIEW POLICY CLASSIFICATION – HEALTH – DISABILITY INCOME

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application Accident - sickness manual Disability manual Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Select type of plan Determine occupation Determine days of stay (hospital) Determine surgical schedule Determine basic rating table Communicate discrepencies	General office safety -(see index 3)

DECISIONS	CUES	ERRORS
Select plan and occupation	Factors evaluated from application*- type of plan, occupation, specific plan requested, hazardous occupations *Criteria for further verification of class individual company standards for obtaining inspection reports	Improper plan selected resulting in agent/policyholder dissatisfaction

A13 (TASK STATEMENT) REVIEW POLICY CLASSIFICATION - HEALTH - DISABILITY INCOME

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2)	Math model A: Basic arithmetic skills: read whole number (decimals), indexing Read tables of rates and classification, basic logic

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COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

A14 (TASK STATEMENT) REVIEW POLICY RATE – HEALTH – AND DISABILITY INCOME

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application Health manual Disability manual Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Determine age(s) Determine sex Determine family size Determine substandard rating factors Select rates from foregoing and classification data Communicate discrepencies	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Rate according to company standards	Factors evaluated from application*- age, sex, weight, blood pressure, family health, avocations, general health, driving history, family size *Criteria for further verification of rate individual company standards for obtaining inspection reports	Policy must be rerated resulting in agent/policyholder dissatisfaction

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A14 (TASK STATEMENT) REVIEW POLICY RATE - HEALTH - AND DISABILITY INCOME

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2)	Math model B: Irrationals/rational-fractions/decimals Use of numbers (without calculations) counting, coordinate system, ordering, indexing Fundamental operations (calculations) addition, subtraction, multiplication algorithm Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportions] Calculators - electric, mechanical Measurement - linear, area Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating tables] Basic logic - symbolism, deductive or inductive, implications/converse/inverse/contrapositive, arguments/test for validity, proof (direct, indirect)

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

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A_{15} (TASK STATEMENT) REVIEW POLICY THROUGH INSPECTION AND PREVIOUS CLASSIFICATION CRITERIA – HEALTH AND DISABILITY

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application Health manual Medical dictionary Inspection Medical examiner's report Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Evaluate information from medical examiner's report Evaluate information from inspection report Compare information developed from previous application	General office safety - (see index 3)
DECISIONS	**CUES**	**ERRORS**
Rate policy according to company standards	Additional rating factors developed from inspection, i.e., driving history Additional rating factors developed from medical exam, i.e., overweight	Policy must be rewritten resulting in agent/policyholder dissatisfaction

A15 (TASK STATEMENT) REVIEW POLICY THROUGH INSPECTION AND PREVIOUS CLASSIFICATION CRITERIA - HEALTH AND DISABILITY

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2)	Math model B: Irrationals/rational-fractions/decimals Use of numbers (without calculations) counting, coordinate system, ordering, indexing Fundamental operations (calculations) addition, subtraction, multiplication algorithm Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportions] Calculators - electric, mechanical Measurement - linear, area Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating table] Basic logic - symbolism, deductive or inductive, implication/converse/inverse/contrapositive, argument/test for validity, proof (direct, indirect)

COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

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Duty B Inspecting the Risk

1 Order inspection-auto
2 Review inspection information-auto
3 Order inspection-homeowners
4 Review inspection-homeowners
5 Order inspection-PPF
6 Review inspection-PPF
7 Order inspection-life, disability income, health
8 Review inspection-life, health, disability income

B_1 (TASK STATEMENT) ORDER INSPECTION–AUTO

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Inspection order material - Standard Inspection Report Order Form Motor Vehicle Report Order Form Previous Carrier Information Form Application Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Review application Look for adverse information Determine what type inspection to order Order inspection report via phone or letter Place policy in follow-up	General office safety - (see index 3)
DECISIONS	**CUES**	**ERRORS**
	Adverse or questionable information on application i.e., individual company standard for obtaining inspection report	The insuring of a risk with a high probability of loss resulting in loss of income to company Incorrectly rated policy

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B1 (TASK STATEMENT) ORDER INSPECTION - AUTO

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2)	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classification, basic logic

COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

(TASK STATEMENT) REVIEW INSPECTION INFORMATION–AUTO

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TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Inspection report material- Standard Inspection Report Motor Vehicle Report Previous Carrier Inspection Application Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Obtain policy from follow-up Review informational report Compare information on report with that on application or policy Inspect for adverse information Settle discrepancies Write or phone agent Write or phone inspection company	General office safety-(see index 3)

DECISIONS	CUES	ERRORS
Whether to classify, rate, retain, reject policy according to information in inspection report	Inconsistency between inspection and application Factor necessitating rejection, increased rates, etc. Factor looked for on inspection information: use, type of vehicle, driver, drinking habits, violations-accidents	Insuring of an undesirable risk with high probability of loss resulting in loss of income to company Insuring risk at incorrect rate or class

B2 (TASK STATEMENT) REVIEW INSPECTION INFORMATION - AUTO

SCIENCE	MATH - NUMBER SYSTEMS
Behavioral science - (see index 2)	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read table of rates and classifications, basic logic

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COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see indes 1)	(see index 1)

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B_3 (TASK STATEMENT) ORDER INSPECTION - HOMEOWNERS

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application/policy Inspection order forms Homeowners manual Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Review application/policy Determine need for additional information Company criteria Underwriting judgement Determine inspection company and type of report to order Company criteria Underwriting judgement Complete inspection order form	General office safety - (see index 3)
DECISIONS	**CUES**	**ERRORS**
Determine whether acceptable at premium written	Age of dwelling, occupation of homeowner, location, amounts of insurance, construction, concentrations	Acceptance of undesirable risks

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B_3 (TASK STATEMENT) ORDER INSPECTION – HOMEOWNERS

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2)	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classification, basic logic

COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

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B_4 (TASK STATEMENT) REVIEW INSPECTION – HOMEOWNERS

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application/policy Homeowners manual Inspection report Photo of dwelling Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Review inspection and/or photo Compare information developed with policy and application data Resolve discrepencies between inspection data and application Communicate with agent Communicate with inspection company	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Inspection verifies previous data	Substandard conditions Occupancy discrepencies Construction d[illegible] i.e., brick veneer, not brick	Substandard risk remains at risk or inadequate premiums charged

B_4 (TASK STATEMENT) REVIEW INSPECTION – HOMEOWNERS

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2)	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

B5 (TASK STATEMENT) ORDER INSPECTION – PPF

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application/policy Inland marine manual Inspection order forms Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Review application/policy Determine need for inspection and/or appraisal Select company for inspection Order inspection or appraisal Complete order form Call or write inspection company Call or write agent	General office safety - (see index 3)
DECISIONS	**CUES**	**ERRORS**
Additional information is needed to fully evaluate the risk	Excessively high values Undesirable location ''Hazardous'' occupation Occupation and values do not match- i.e., laborer with large schedule of fine arts	Undesirable risk remains undiscovered

B_5 (TASK STATEMENT) ORDER INSPECTION - PPF

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2)	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic

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COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

B_6 (TASK STATEMENT) REVIEW INSPECTION - PPF

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
Application/policy Inland marine manual Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory Inspection and/or appraisals	Review information on inspection report Compare with information on application Resolve discrepencies Communicate with agent Communicate with inspection company	General office safety - (see index 3)

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DECISIONS	CUES	ERRORS
Inspection verifies previous data	''Hazardous'' occupations - i.e., traveling salesperson Location in high crime area Scheduled property non-existent value incorrect	Improperly written policy or high exposure risk remaining on company books

B6 (TASK STATEMENT) REVIEW INSPECTION - PPF

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2)	Math Model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic

COMMUNICATIONS		
PERFORMANCE MODES	**EXAMPLES**	**SKILLS/CONCEPTS**
(see index 1)	(see index 1)	(see index 1)

B_7 (TASK STATEMENT) ORDER INSPECTION – LIFE, HEALTH, DISABILITY

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application Agent statement(s) Life and/or health manual Desk (60'') Chair (swivel) Chair (straight back) Telephone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Evaluate application Select inspection services required according to company standards, i.e. medical exam, independent inspection firms, lab test(s) Prepare necessary letter or request forms and communicate as specified	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Company criteria for inspection	Amount of insurance, age, occupation, avocation, health history, family health history	Inadequate information to make sound judgement

(TASK STATEMENT)

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2)	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classification, basic logic

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

B_8 (TASK STATEMENT) REVIEW INSPECTION – LIFE, HEALTH, DISABILITY

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application Life,health, or disability manual Inspection Attention physican's report Medical examiner's report Lab test(s) Agent's statements Desk (60'') Chair (swivel) Chair (straight back) Telephone, telephone directory Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms	Review all inspection data Compare with application and agent's statement Determine accuracy, completeness and resolve differences a. Communicate with agent b. Communicate with inspection company c. Communicate with attending physican d. Communicate with medical examiner e. Communicate with labs	General office safety - (see index 3)
DECISIONS Inspection data complete	**CUES** Lab test(s) do not corresponds to physical Attending physican's and medical examiners reports conflict Hazardous occupations or avocations	**ERRORS** Conflicting information remains resulting in poorly supported underwriting decisions and rate

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B_8 (TASK STATEMENT) REVIEW INSPECTION - LIFE, HEALTH, DISABILITY

SCIENCE	MATH - NUMBER SYSTEMS
Behavioral science - (see index 2)	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

Duty C Selecting the Risk

1 Compare policy information with inspection data-auto, homeowners, PPF
2 Make changes as indicated-auto, homeowners, PPF
3 Reject or cancel undesirable risk, auto, homeowners, PPF
4 Compare application information with inspection data-life
5 Make changes as indicated-life
6 Refuse insurance-life
7 Compare application information with inspection data-health and disability
8 Make changes as indicated-health and disability
9 Refuse insurance-health and disability

C_1 (TASK STATEMENT) COMPARE POLICY INFORMATION WITH INSPECTION DATA – AUTO, HOMEOWNERS, PPF

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application Inspection material Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Evaluate application and inspection information - obtain policy from follow-up, review informational report, compare information on report with that on application or policy, inspect for adverse information, settle any discrepencies [write or phone agency, write or phone inspection co.], review inspection and/or photo, compare information developed with policy and application data, resolve discrepencies between inspection data and application [communicate with agent, communicate with inspection co.], review information on inspection report, compare with information on application, resolve discrepenceis [communicate with agent, communicate with inspection co.]	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Whether information on inspection such that a comparison with application is necessary on communication with agent is needed	Adverse information on inspection not listed on application	Insure undesirable risk with high probability of loss Policy accepted at an incorrect rate

C. (TASK STATEMENT) COMPARE POLICY INFORMATION WITH INSPECTION DATA - AUTO, HOMEOWNERS, PPF

SCIENCE	MATH - NUMBER SYSTEMS
Behavioral science - (see index 2)	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic

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COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

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C_2 (TASK STATEMENT) MAKE CHANGES AS INDICATED - AUTO, HOMEOWNERS, PPF

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application Inspection material Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Evaluate application and inspect for adverse information, prepare change forms	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Whether changes can be made to have risk conform to company standard	Adverse information capable of being changed	Company insures undesirable risk

C_2 (TASK STATEMENT:) MAKE CHANGES AS INDICATED – AUTO, HOMEOWNERS, PPF

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2) Attributes of maximum functioning capacity Conscious awareness of the need for a balance (both physical and mental) between tension and relaxation. Relates to: comfort, caution, safety, physical, emotional, and intellectual health Conscious awareness of physical expressions basic to peak physical performance: body rhythm, breathing coordinated with body movement, body balance and posture, movement from tension to relaxation and vice versa Conscious awareness of qualities basic to optimal mental performance: attention, observation, concentration, mental alertness, mental quietude, mental clarity, organization	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic

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COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

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C_3 (TASK STATEMENT) REJECT OR CANCEL UNDESIRABLE RISK - AUTO, HOMEOWNERS, PPF

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
Application Inspection material Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Evaluate application and inspection Review company rules for acceptance	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Whether risk is undesirable, company standards	Adverse information, non-conformity with company standards	Remain on risk that has high probability of loss

C_3 (TASK STATEMENT) REJECT OR CANCEL UNDESIRABLE RISK-AUTO, HOMEOWNERS, PPF

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2) Attributes of maximum functioning capacity Conscious awareness of the need for a balance (both physical and mental) between tension and relaxation. Relates to: comfort, caution, safety, physical, emotional, and intellectual health Conscious awareness of physical expressions basic to peak physical performance: body rhythm, breathing coordinated with body movement, body balance and posture, movement from tension to relaxation and vice versa Conscious awareness of qualities basic to optimal mental performance attention, observation, concentration, mental alertness, mental quietude, mental clarity, organization	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classification, basic logic

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COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

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(TASK STATEMENT) COMPARE APPLICATION INFORMATION WITH INSPECTION DATA–LIFE

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application Inspection report Medical examination Lab test reports Attending physician's statements Agent's statement(s) Medical dictionary Life manual Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils, pen, memo forms Phone directory	Evaluate all risk information: factors to be included in evaluation [health history, weight, blood pressure, lab test results, occupation, avocation, attending physician statements, family health history] Determine probability of premature death Weigh decisions concerning death probability with ratable factors and premium developed from inspection and previous classification /rating criteria	General office safety-(see index 3)
DECISIONS	**CUES**	**ERRORS**
Accept, refuse or alter insurance	Premature death near certainty-i.e., terminal cancer	Severe financial loss to company

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C_4 (TASK STATEMENT) COMPARE APPLICATION INFORMATION WITH INSPECTION DATA – LIFE

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SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science (see index 2)	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

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C_5 (TASK STATEMENT) MAKE CHANGES AS INDICATED – LIFE

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application Inspection report Medical examination Lab test reports Attending physician's statements Agent's statements Medical dictionary Life manual Desk (60'') Chair (swivel and straight back) Telephone and telephone directory Dictating facilities Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pens Memo forms	Application information and inspection data indicate alteration of insurance to issue rider voiding insurance under certain conditions (exclusion rider) Prepare rider voiding insurance under uninsurable condition	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Acceptability of rider - agent, policy-holder	Premature death near certainty - i.e., crop dusting vocation	Premature death due to voided cause - leaves beneficiary ''high and dry'' i.e., no benefits

C_5 (TASK STATEMENT) MAKE CHANGES AS INDICATED - LIFE

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2) Attributes of maximum functioning capacity Conscious awareness of the need for a balance (both physical and mental) between tension and relaxation, Relates to: comfort, caution, safety, physical, emotional, and intellectual health Conscious awareness of physical expressions basic to peak physical performance: body rhythm, breathing coordinated with body movement, movement from tension to relaxation and vice versa Conscious awareness of qualities basic to optimal mental performance: attention, observation, concentration, mental alertness, mental quietude, mental clarity, organization	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

(TASK STATEMENT) REFUSE INSURANCE-LIFE

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
Application Inspection report Medical examiner's report Lab test reports Attending physician's report Agent's statement(s) Medical dictionary Life manual Desk (60'') Chair (swivel and straight back) Telephone and telephone directory Dictating facilities Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pens Memo forms	Application information and inspection data indicate risk is uninsurable Communicate decisions to agent	General office safety-(see index 3)

DECISIONS	CUES	ERRORS
All reasons communicated	Agents statements, physicians reports, inspection report, lab tests	Dissatisfaction of agent/application

C_6 (TASK STATEMENT) REFUSE INSURANCE – LIFE

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2) Attributes of maximum functioning capacity Conscious awareness of the need for a balance (both physical and mental) between tension and relaxation. Relates to: comfort, caution, safety, physical, emotional, and intellectual health Conscious awareness of physical expressions basic to peak physical performance: body rhythm, breathing coordinated with body movement, body balance and posture, movement from tension to relaxation and vice versa Conscious awareness of qualities basic to optimal mental performance: attention, observation, concentration, mental alertness, mental quietude, mental clarity, organization	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic

COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

C7 (TASK STATEMENT) COMPARE APPLICATION INFORMATION WITH INSPECTION DATA - HEATH AND DISABILITY

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
Application Health and disability manual Inspection report Attending physician's report Medical examiner's report Lab tests Agent's statements Medical dictionary Desk (60'') Chair (swivel and straight back) Telephone and telephone directory Dictating facilities Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils, pens Memo forms	Evaluate all risk information: factors to be included in evaluation - [weight, health history, blood pressure, occupation, avocation, lab test results, family health history, physicians reports] Determine probability of hospitalization, disability Weigh decisions in step 2 with ratable factors and premium developed from inspection and previous classification criteria	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Accept, refuse or alter insurance	Frequency and/or probability of losses	Financial loss to company

C_7 (TASK STATEMENT) COMPARE APPLICATION INFORMATION WITH INSPECTION DATA – HEALTH AND DISABILITY

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2)	Math model B: Irrationals/rational-fractions/decimals Use of numbers (without calculations) counting, coordinate system, ordering, indexing Fundamental operations (calculations) addition, subtraction, multiplication algorithm Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportion] Calculators - electric, mechanical Measurement - linear, area Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating tables] Basic logic - symbolism, deductive or inductive, implications/converse/inverse/contrapositive, arguments/test for validity, proof (direct, indirect)

COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

(TASK STATEMENT) MAKE CHANGES AS INDICATED–HEALTH AND DISABILITY

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Health and disability manual Application Inspection report Medical examiner's report Lab tests Agent's statements Medical dictionary Attending physician's report Desk (60'') Chair (swivel and straight back) Telephone and telephone directory Dictating facilities Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils, pens Memo forms	Application information and inspection data indicate alteration of insurance to issue rider voiding insurance under certain conditions [exclusion rider] Prepare rider voiding insurance under uninsurable condition	General office safety-(see index 3)
DECISIONS	**CUES**	**ERRORS**
Acceptability of rider-agent, policy-holder	Frequency and/or probability of losses	Uncovered hospitalizations, doctor bills, disability, resulting in dissatisfaction with company

C_8 (TASK STATEMENT) MAKE CHANGES AS INDICATED – HEALTH AND DISABILITY

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2) Attributes of maximum functioning capacity Conscious awareness of the need for a balance (both physical and mental) between tension and relaxation. Relates to: comfort, caution, safety, physical, emotional, and intellectual health Conscious awareness of physical expressions basic to peak physical performance: body rhythm, breathing coordinated with body movement, body balance and posture, movement from tension to relaxation and vice versa Conscious awareness of qualities basic to optimal mental performance: attention, observation, concentration, mental alertness, mental quietude, mental clarity, organization	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

Co (TASK STATEMENT) REFUSE INSURANCE – HEALTH AND DISABILITY

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application Health and disability manual Inspection report Attending physicians report Medical examiner's report Lab tests Agent's statements Medical dictionary Desk (60'') Chair (swi[illegible] and straight back) Telephone and telephone directory Dictating facilities Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils, pens Memo forms	Application information and inspection data indicate risk is uninsurable Communicate decision to agent	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
All reasons communicated	Agent's statements, inspection reports, physician's reports, lab tests	Dissatisfaction of agent/applicant

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C9 (TASK STATEMENT) REFUSE INSURANCE–HEALTH AND DISABILITY

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2) Attributes of maximum functioning capacity Conscious awareness of the need for a balance (both physical and mental) between tension and relaxation. Relates to: comfort, caution, safety, physical, emotional, and intellectual health Conscious awareness of physical expressions basic to peak physical performance: body rhythm, breathing coordinated with body movement, body balance and posture, movement from tension to relaxation and vice versa Conscious awareness of qualities basic to optimal mental performance: attention, observation, concentration, mental alertness, mental quietude, mental clarity, organization	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic

COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

Duty D Performing Reunderwriting

1 Review losses-auto, homeowners, PPF
2 Review renewals-auto, homeowners, PPF
3 Review other information as received-auto, homeowners, PPF
4 Review renewals and losses-health and disability
5 Review renewals-life

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D_1 (TASK STATEMENT) REVIEW LOSSES - AUTO, HOMEOWNERS, PPF

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
Loss reports Application Claims file Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Review losses Review loss record relative to time insured	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Whether losses of such magnitude or with such frequency that a review is needed, whether to change insured for loss	Loss with questionable circumstances Frequent losses relative to time insured	Retain a risk that will cause the company greater than expected losses

D_1 (TASK STATEMENT) REVIEW LOSSES - AUTO, HOMEOWNERS, PPF

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2) Attributes of maximum functioning capacity Conscious awareness of the need for a balance (both physical and mental) between tension and relaxation. Relates to: comfort, caution, safety, physical, emotional, and intellectual health Conscious awareness of physical expressions basic to peak physical performance: body rhythm, breathing coordinated with body movement, body balance and posture, movement from tension to relaxation and vice versa Conscious awareness of qualities basic to peak physical performance: attention, observation, concentration, mental alertness, mental quietude, mental clarity, organization	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classification, basic logic

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

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D_2 (TASK STATEMENT) REVIEW RENEWALS – AUTO, HOMEOWNERS, PPF

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Computer print out Application Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	View printout on risk View loss information	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Whether to retain risk cancel, charge different rate, or reclassify and reinspect	Loss experience (high) Pay habits (bad) Other changes i.e., youthful driver now of age	Continue on undesirable risk Continue on risk at improper rate

D_2 (TASK STATEMENT) REVIEW RENEWALS - AUTO, HOMEOWNERS, PE

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2) Attributes of maximum functioning capacity Conscious awareness of the need for a balance (both physical and mental) between tension and relaxation. Relates to: comfort, caution, safety, and physical, emotional, and intellectual health Conscious awareness of physical expressions basic to peak physical performance: body rhythm, breathing coordinated with body movement, body balance and posture, and movement from tension to relaxation and vice versa Conscious awareness of qualities basic to optimal mental performance: attention, observation, concentration, mental alertness, mental quietude, mental clarity, and organization	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic

COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

(TASK STATEMENT) REVIEW OTHER INFORMATION AS RECEIVED–AUTO, HOMEOWNERS, PPF

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Non-requested inspection Clipping Claims information forms Agent information Policyholder requests Desk (60'') Chair (swivel and straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils, pens Memo forms Phone directory	View other information not included concerning risk, applications, loss reports, claims file or computer printout	General office safety-(see index 3)
DECISIONS	**CUES**	**ERRORS**
Whether information received is such to necessitate a review of risk, other changes	Adverse information on material received	Failure to correct problem could result in loss to the company

D_3 (TASK STATEMENT) REVIEW OTHER INFORMATION AS RECEIVED - AUTO, [illegible], F

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science – (see index 2)	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classification, basic logic

COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

D_4 (TASK STATEMENT) REVIEW RENEWAL AND LOSSES – HEALTH AND DISABILITY

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Health and disability policy Loss record All inspection information Health and disability manual Desk (60'') Chair (swivel and straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils, pens Memo forms Phone directory	Review loss record [chronological listing and description of all reported and settled losses] Determine cause of losses Compare with previous medical and other inspection data Evaluation probability of future loss frequency	General office safety - (see index 3)
DECISIONS	**CUES**	**ERRORS**
Criteria as established by company standards	Recurring disease, etc.	Agent/policyholder dissatisfaction, company financial loss

D4 (TASK STATEMENT) REVIEW RENEWAL AND LOSSES - HEALTH AND DISABILITY

SCIENCE	MATH - NUMBER SYSTEMS
Behavioral science - (see index 2) Attributes of maximum functioning capacity Conscious awareness of the need for a balance (both physical and mental) between tension and relaxation. Relates to: comfort, caution, safety, physical, emotional, and intellectual health Conscious awareness of physical expressions basic to peak physical performance: body rhythm, breathing coordinated with body movement, body balance and posture, movement from tension to relaxation and vice versa Conscious awareness of qualities basic to optimal mental performance: attention, observation, concentration, mental alertness, mental quietude, mental clarity, organization	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classification, basic logic

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

D_5 (TASK STATEMENT) REVIEW RENEWALS – LIFE

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawers) Pencils Pen Memo forms Phone directory Life policy Life manual	Determine applicability of continuing table rating	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Factors present when policy issued no longer apply	Requests from agents	Loss of insurance (lapse) due to inapplicable ratings

D_5 (TASK STATEMENT) REVIEW RENEWALS – LIFE

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2)	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

Duty E Filing Underwriting Records

1 File revisions in rate, classification, and form manuals
2 Obtain and return policies-all lines
3 Return policy to file-all lines
4 Maintain personal files-all lines

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E_1 (TASK STATEMENT) FILE REVISIONS IN RATE, CLASSIFICATION, AND FORM MANUAL

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Rate manual Classification manual Forms manual Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Locate proper manual View the revisions Make any corrections Obtain corrections	General office safety - (index 3)

DECISIONS	CUES	ERRORS
Where to place revisions in manual Whether changes are necessary	Revisions involves rate Revisions involves class Revisions involves forms Revisions incorrect	The placing of incorrect revisions in manual

E_1 (TASK STATEMENT) FILE REVISIONS IN RATE, CLASSIFICATION, AND FORM MANUAL

SCIENCE	MATH – NUMBER SYSTEMS
	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic

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COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Reading	Manual revisions, rate revisions, company bulletins, trade bulletins, interpretations	Comprehension, speed and rate, information, reports, definitions, terminology
Viewing	Manual revisions, rate revisions, company bulletins, trade bulletins, interpretations	Recognition of symbols, codes and emblems, memory - long and short term
Writing	Reference on file folders, amendments and corrections	Denotative/connotative words, classification, description, spelling, penmanship

E_2 (TASK STATEMENT) OBTAIN AND RETURN POLICIES

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory Folder request form Inspection material Agent memo	Write folder request Call files section for policyholder File material in folder Return folder to file	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Whether it is necessary to obtain policy from file	Change in policy Adverse information Inspection material received Memo from agent requesting change on information	Inability to complete work

(TASK STATEMENT) OBTAIN AND RETURN POLICIES

SCIENCE	MATH – NUMBER SYSTEMS
Underwriter must develop qualities of tact, firmness, honesty and directness in his/her dealings with people (agents and policyholders) Underwriters must develop and maintain capacity to foster cooperation with others Underwriters must develop and maintain capacity to cope with conflict behavior	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classification, basic logic

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Reading	Inspection, letters, memos	Comprehension, detail inference, terminology
Writing	Request forms	Penmanship, form format, description-policy needed
Speaking	Oral request for policy	Terminology

E_3 (TASK STATEMENT) RETURN POLICY TO FILE

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Policy Desk (60'') Chair (swivel and straight back) Phone, phone directory Dictating facilities Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils, pens Memo forms Folder request form Inspection material Agent memo	File information in folder when review is completed Put in follow-up file if future review necessary	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Whether to retain policy at desk for subsequent information or review or return to file	No other review of policy needed No additional information forthcoming	Policy remain out of files unnecessarily

E_3 (TASK STATEMENT) RETURN POLICY TO FILE

SCIENCE	MATH – NUMBER SYSTEMS
	Math Model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classification, basic logic

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Reading	Inspection, letters, memos	Comprehension, detail inference, terminology
Writing	Request form	Penmanship, form format, description-policy needed
Speaking	Oral request for policy	Terminology

E4 (TASK STATEMENT) MAINTAIN PERSONAL FILES

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TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory File drawer Agency file District agency file	Set up file Arrange file in some order (alphabetical, numerical) File information as received File standard reference material, i.e., forms, manual, rate manual, etc.	General office safety - (see index 3)

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DECISIONS	CUES	ERRORS
Determine if information is such that future reference will be needed	Information used as reference Information will be used in future to assisting underwriter in making decisions	Loss of time in underwriting risk because of necessity to locate information needed

E_4 (TASK STATEMENT) MAINTAIN PERSONAL FILES

SCIENCE	MATH – NUMBER SYSTEMS
	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classification, basic logic

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COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Reading	Various information as needed by underwriter	Comprehension, speed and rate, information, reports, definitions, terminology
Viewing	Various information as needed by underwriter	Recognition of symbols, codes and emblems, memory - long and short term

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Duty F Determining Reinsurance Needs

1 Compare amount of insurance to maximum permitted under reinsurance treaty-all lines
2 Prepare necessary form(s) and/or letters to accomplish reinsurance and records-all lines

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F_1 (TASK STATEMENT) COMPARE AMOUNT OF INSURANCE TO MAXIMUM PERMITTED UNDER REINSURANCE TREATY

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Underwriting manual for line of insurance Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility **Calendar** Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory Policy Reinsurance guides	**Determine need for facultative reinsurance** Factors to consider: Liability limits Amounts of insurance Face values Commuted values Major medical limit Covered hospital stay Concentration Exposures Determine need for special reinsurance factors to consider: Reinsurance treaty **Facultative reinsurance agreement** Nature of risk or peril Select reinsurer according to company criteria	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Criteria as established by company and reinsurer	High limits, amounts, susceptability to catastrophe losses	Severe financial stress - insolvency

F_2 (TASK STATEMENT) PREPARE NECESSARY FORM(S) AND/OR LETTERS TO ACCOMPLISH REINSURANCE AND RECORD

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Underwriting manual for line of insurance Reinsurance guides Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory Policy	Facultative reinsurance a. Notify selected reinsurer - letter and/or transmittal form and copy of policy b. Record transaction showing: Reinsurer's share of risk Reinsurer's share of premium Reinsurer's identity Special reinsurance a. Offer reinsurance to selected reinsurer b. Negotiate premium c. When accepted, follow steps in facultative reinsurance	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Reinsure according to company reinsurer's standards	Lines of insurance Limits or amount of insurance	Reinsurance is not properly written causing severe financial loss to company

F. (TASK STATEMENT) COMPARE AMOUNT OF INSURANCE TO MAXIMUM PERMITTED UNDER REINSURANCE TREATY

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2)	Math model B: Irrational/rational-fractions/decimals Use of numbers (without calculations) counting, coordinate system, ordering, indexing Fundamental operations (calculations) addition, subtraction, multiplication algorithm Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportion] Calculators - electric, mechanical Measurement - linear, area Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification and rating table] Basic logic - symbolism, deductive or inductive, implications/converse/inverse/contrapositive, arguments /test for validity, proof (direct, indirect)

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

F_2(TASK STATEMENT) PREPARE NECESSARY FORM(S) AND/OR LETTERS TO ACCOMPLISH REINSURANCE AND RECORD

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2)	Math Model B: Irrationals/rational-fractions/decimals Use of numbers (without calculations) counting, coordinate system, ordering, indexing Fundamental operations (calculations) addition, subtraction, multiplication algorithm Ratio and proportion, estimate, rounding off decimals and whole numbers [rates, ratio and proportion] Calculators - electric, mechanical Measurement - linear, area Read and interpret tables, charts and graphs - maps, number line/coordinate graph [classification, and rating table] Basic logic - symbolism, deductive or inductive, implications/converse/inverse/contrapositive, arguments/test for validity, proof (direct, indirect)

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

Duty G Preparing Special Forms and Endorsements

1 Determine need for endorsement or special forms-all lines
2 Prepare a specimen form-all lines

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(TASK STATEMENT) DETERMINE NEED FOR ENDORSEMENT ON SPECIAL FORMS

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Application Policy Forms manual Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	View applications Restrict or extend coverage Read endorsement in form manual Locate proper endorsement	General office safety- (see index 3)
DECISIONS	**CUES**	**ERRORS**
Determine whether an extension or restricting of policy is necessary	Policyholder wants coverage not included on regular policy Company standards require restricting coverage	Proper coverage is not accomplished resulting in policyholder dissatisfaction

G_1 (TASK STATEMENT) DETERMINE NEED FOR ENDORSEMENT ON SPECIAL FORMS

SCIENCE	MATH – NUMBER SYSTEMS
	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic

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COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

G_2 (TASK STATEMENT) PREPARE A SPECIMEN FORM

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Policy - application Forms manual Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory Stapler	View applications Read forms manual Determine proper forms on endorsement Write up proper forms on endorsement Review for accuracy Attach form to policy Instruct typist	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
What type of form or endorsement needed	Coverage that company does not normally provide is requested by policyholder Nature of risk requires company to restrict coverage	Proper coverage not being provided

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G_2 (TASK STATEMENT) PREPARE A SPECIMEN FORM

SCIENCE	MATH – NUMBER SYSTEMS
	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

L01

Duty H Handling Complaints or Inquiries

1 Review complaint or inquiry and determine answer-all lines
2 Make necessary adjustment and/or reply to complaints or inquiries-all lines

H. (TASK STATEMENT) REVIEW COMPLAINT OR INQUIRY AND DETERMINE ANSWER

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Complaint or inquiry Policy and or application Manual of insurance Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Review inquiry or complaint with policy application or manual* Determine answer *Not all questions will deal with a specific policy, application or policyholder, some will be purely hypothetical in nature	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Reaffirm original decision or alter decision Develop proper answer according to company standards and industry interpretation	Were original decisions inclusive of all parts	Wrong answer being given resulting in agent/policyholder dissatisfaction Company committed incorrectly

(TASK STATEMENT) REVIEW COMPLAINT OR INQUIRY AND DETERMINE ANSWER

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral Science - (see index 2)	Basic logic Rationals (decimals) Use of numbers (without calculation) Counting, coordinate system, ordering, indexing Fundamental Operations (calculation) Addition, subtraction, multiplication algorithm Basic arithmetic skills and concepts Ratio and proportion, estimation, rounding off decimals and whole numbers (rates, ratio, and proportion) Use of computing devices and mechanical aids Calculators Electric and mechanical Basic measurement skills and concepts Measurement: geometric Linear and area Read and interpret tables, charts and/or graphs Maps and number line/coordinate plans/blueprints (classification and rating tables)

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

H_2 (TASK STATEMENT) MAKE NECESSARY ADJUSTMENTS AND/OR REPLY TO COMPLAINTS OR INQUIRIES

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Complaint or inquiry Policy and/or application Manual of insurance Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Communicate answer by phone, letter or memo If alteration of premium or policy is indicated, make adjustment as specified in special forms Reinstate policy, if indicated	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Changes and/or replies accomplished according to insurance regulations and company policies	Agent's policyholder's, rating bureau's acceptance of decisions	Correspondents dissatisfaction * *Note: may be unavoidable

H_2 (TASK STATEMENT) MAKE NECESSARY ADJUSTMENT AND/OR REPLY TO COMPLAINTS OR INQUIRIES

SCIENCE	MATH – NUMBER SYSTEMS
Behavioral science - (see index 2)	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

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Duty I Determining Coverage on Specific Claims

1 Review loss information and policy and determine coverage-all lines

I_1 (TASK STATEMENT) REVIEW LOSS INFORMATION AND POLICY AND DETERMINE COVERAGE - ALL LINES

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Policy - application Notice of loss information Desk (60'') Chair (swivel) Chair (straight back) Phone Dictating facility Calendar Stapler Staple remover ''in'' basket ''out'' basket File cabinet (2 drawer) Pencils Pen Memo forms Phone directory	Get policy-application from file Review notice of loss form Review policy contract Consult claims department or agent/ phone or write Look for any endorsement Advise claims department of decisions	General office safety - (see index 3)

DECISIONS	CUES	ERRORS
Determine if policyholder has coverage for loss under policy contract	Policy in force No restricting endorsement No adverse information on loss Accident date Date of loss	Financial loss to policyholder or company

I. (TASK STATEMENT) REVIEW LOSS INFORMATION AND POLICY AND DETERMINE COVERAGE - ALL LINES

SCIENCE	MATH - NUMBER SYSTEMS
	Math model A: Basic arithmetic skills: read whole numbers (decimals), indexing Read tables of rates and classifications, basic logic

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
(see index 1)	(see index 1)	(see index 1)

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Speaking	Telephone: agent, rating bureau, policyholder, inspection company, physicians, claims personnel	Terminology*/general vocabulary, appropriate diction, enunciation, persuasion and sales technique, logic, poise
Reading	Application, policy, manual, letters, reports, lab reports	Comprehension, detail/inference, terminology,* informational reports, definition, classification and rate charts
Writing	Memos: agent, claims personnel (adjustors)	Penmanship, spelling, memo format, terminology,* persuasion and sales technique, logic
Dictating	Letters: agents, policyholders, inspection company, physicians	Terminology*/general vocabulary, appropriate diction, enunciation, logic, proper dictating techniques
Listening	Replies: agents, policyholders physicians, inspection company, claims personnel	Auditory discrimination, discriminate facts from non-facts, recognize opinions, logic, note taking
Viewing	Manuals: rate and classification, pages	Recognize symbols, codes and emblems

*Note: In reference to terminology—each major line of insurance (auto, life, etc.) has a special vocabulary. The worker must learn this vocabulary to successfully perform the function. For example, in life insurance, the underwriter must know or recognize the various parts of the body, diseases, etc. The knowledge required, however, is not the science involved, only the terminology and/or definitions.

INDEX 2

BEHAVIORAL SCIENCE*

Underwriter should be aware that timeliness of decisions should be based on: legal time limitations, company's financial interests, case load and peace of mind

Underwriter should maintain a proper balance between skeptism and accepting information at face value

Underwriter must maintain a high level of professionalism and emotional stability

Underwriter should be coached to anticipate stress resulting from heavy workload and frequent decisions. Such stress could result in ''Hasty'' decisions. Underwriters should develop patience with self as he/she builds up speed; and underwriters should learn to counsel with supervisory and other underwriters when doubtful

Underwriter should be coached to give appropriate rationale for action to agents and/or policyholders in matters dealing with controversy

Underwriter must exercise professional objectivity

Underwriter must develop qualities of tact, firmness, honesty and directness in his/her dealings with people (agents and policyholders)

In conflicts of opinions, the underwriter must develop strategies for terminating discussions and must know when to refer to a high authority

Underwriter must exercise skill in helping complaintant maintain dignity

Underwriter must explain rationale of withholding information when necessary due to confidentiality of information

Underwriter must develop and maintain capacity to foster cooperation with others, to cope with conflict behavior, and to generate integrity

Underwriter must exhibit qualities of self-confidence, self-reliance, self-respect, self-control and adaptability

*Physical sciences are not specifically involved-for rationale, see Index 1

INDEX 3

GENERAL OFFICE SAFETY

Rules of safety

- Use care in the use of file cabinets or drawers
- Use care in cleaning off desk
- Use care in moving about office

Hazards resulting from unsafe performance

- Open file cabinet drawers, e.g., hitting leg on open drawer
- Opening of file drawers carelessly, e.g., opening top drawer with bottom drawer closed causing cabinet to fall over
- Papers and pencils, clips, etc., lying on floor creating tripping hazards
- Not looking for other employees when moving about, resulting in personal injury
- Dropping lighted cigarettes, etc., in waste containers, causing fires

GLOSSARY

Application- document that agent completes setting forth necessary information to write policy and to evaluate its acceptance

Manuals- each line of insurance has its own manual, ie., auto, etc., detailing all company and industry rules, classifications, and rates. The manual, also, defines the terminology used within the manual

Inspection- as used in this duty and task analysis, inspections include motor vehicle reports, medical examiners reports, attending physicians statements, appraisals, poloroid photo graphs lab reports and investigations

Motor Vehicle Reports- a listing of accidents and violations (as compiled by the state department of motor vehicles) incurred by a licensed driver in that state

Medical Examiner's Report- a record of a physical examination performed by a physician appointed by the insurance company

Attending Physician's Statement- a report from a life or health applicant's physician concerning the applicant's general health or concerning a specific disease or injury the applicant has received treatment by that physic :n

Appraisal- an expert's evaluation of the current market value of the property in question

Poloroid Photograph- photograph of the property to be insured

Lab Reports- various analysis of urine, blood or body tissues as may be required

Investigations- reports submitted by inspection companies such as the retail credit company, O'Hanlon, commercial services and others, detailing an applicant's driving, moral, drinking, credit, health, and personal reputation

GLOSSARY (CON'T)

Scheduled and Unscheduled Property- scheduled property are those items of personal property having high value or specific sentimental value that is specifically described in a personal property floater. Unscheduled property is all other property covered by the policy not specifically described

Carrier- an insurance company

Reinsurance- the transfer of insurance business from one insurer to another. Its purpose is shift risks from an insurer whose financial safety might be threatened by retaining too large an amount of risk to other carriers that will share in the risks of large losses

Loss Record-a chronological listing and description of all reported and settled losses

Loss Report- a copy of the notice of loss or a record of a specific loss that is given to the underwriting department by the claims department

Renewal- the term ''renewal'' as used in this book means the period in time at which the underwriter can redetermine the policy's acceptability according to contractual or state regularatory rules

Reunderwriting- the function of underwriting a policy once the initial underwriting of that policy has been completed

Rider or Endorsement- a form attached to and forming a part of the policy that in some way alters the coverage or conditions of the basic policy. The term ''rider'' is used in life and health insurance. The term ''endorsement'' is used in fire, casualty (auto) and marine insurance.

Policy- the contract issued by an insurance company detailing the insurance afforded and the conditions and limitations of such insurance